

Information to identify the case:

Debtor 1

Patricia Ryland

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-6579

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 17-29060-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Patricia Ryland

2/25/25**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Patricia Ryland
Debtor

Case No. 17-29060-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 3

Date Rcvd: Feb 25, 2025

Form ID: 3180W

Total Noticed: 22

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^ | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 27, 2025:

| Recip ID | Recipient Name and Address |
|-----------|---|
| db | + Patricia Ryland, 1236 N Olden Avenue, Trenton, NJ 08638-4909 |
| 517075917 | + ACB Receivables Management, Inc., PO Box 350, 19 Main Street, Asbury Park, NJ 07712-7012 |
| 517075919 | + Debt Recvry, 1916 Old York Rd, Abington, PA 19001-1001 |
| 519897988 | + Nationstar Mortgage LLC as servicer for THE BANK O, Gross Polowy, LLC, 1775 Wehrle Drive, Suite 100, Williamsville, NY 14221-7093 |
| 517075926 | + Office of the Mercer County Sheriff, 175 South Broad Street, P.O. Box 8068, Trenton, NJ 08650-0068 |
| 517075928 | + Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242 |
| 517075929 | The Bank of New York Meelon, as trustee for CWMBS, Houston, TX 77242-1088 |
| 517075930 | + Wells Fargo Bank, N.A., Phelan Hallinan Diamond & Jones, PC, 1628 Reed Road, REF: Docket NO. F-018525-15, Pennington, NJ 08534-5005 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|-----------|---|----------------------|--|
| smg | Email/Text: usanj.njbankr@usdoj.gov | Feb 25 2025 21:03:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534 |
| smg | + Email/Text: ustpregion03.ne.ecf@usdoj.gov | Feb 25 2025 21:03:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| cr | Email/Text: ebnnotifications@creditacceptance.com | Feb 25 2025 21:02:00 | Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034 |
| 517075918 | + Email/Text: ebnnotifications@creditacceptance.com | Feb 25 2025 21:02:00 | Credit Acceptance, 25505 West 12 Mile Rd Suite 3000, Southfield, MI 48034-8331 |
| 517075920 | ^ MEBN | Feb 25 2025 20:53:50 | Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388 |
| 517075922 | + EDI: AMINFOFP.COM | Feb 26 2025 01:45:00 | First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868 |
| 517075922 | + Email/PDF: ais.fpc.ebn@aisinfo.com | Feb 25 2025 21:28:51 | First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868 |
| 517274883 | Email/PDF: resurgentbknofications@resurgent.com | Feb 25 2025 21:14:22 | LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 517075923 | Email/Text: bkmaf@midfinance.com | Feb 25 2025 21:03:00 | Mid Atlantic Finance, 4592 Ulmerton RD Ste 200, Clearwater, FL 33762 |
| 517075925 | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 25 2025 21:02:00 | Mr. Cooper, P.O. Box 60516, City of Industry, CA 91716-0516 |
| 517075924 | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 25 2025 21:02:00 | Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620 |
| 517416819 | Email/Text: nsm_bk_notices@mrcooper.com | | |

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|-----------|---|----------------------|--|
| | | Feb 25 2025 21:02:00 | Nationstar Mortgage, LLC, dba Mr. Cooper, Attn: Bankruptcy NJ 08638, PO Box 619096, Dallas, TX 75261 |
| 517263770 | + Email/Text: nsm_bk_notices@mrcooper.com | Feb 25 2025 21:02:00 | Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO Box 619094, Dallas, Texas 75261-9094 |
| 517168627 | + EDI: JEFFERSONCAP.COM | Feb 26 2025 01:45:00 | Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999 |
| 517075927 | ^ MEBN | Feb 25 2025 20:53:49 | Quality Asset Recovery LLC, P.O. Box 239, Gibbsboro, NJ 08026-0239 |

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|-----------|---------------|--|
| 517075921 | *+ | Financial Recoveries, P.O. Box 1388, Mount Laurel, NJ 08054-7388 |

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 27, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 25, 2025 at the address(es) listed below:

| Name | Email Address |
|----------------------|--|
| Albert Russo | on behalf of Trustee Albert Russo docs@russotrustee.com |
| Albert Russo | docs@russotrustee.com |
| Ashley Pascuzzi | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ecfnofices@grosspolowy.com |
| Courtney R. Shed | on behalf of Creditor Nationstar Mortgage LLC as servicer for THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for the CWMBBS Reperforming Loan REMIC Trust Certificates Series 2004-R1 cshed@grosspolowy.com, ecfnofices@grosspolowy.com |
| Denise E. Carlon | on behalf of Creditor Nationstar Mortgage LLC as servicer for THE BANK OF NEW YORK MELLON f/k/a THE BANK OF NEW YORK as Trustee for the CWMBBS Reperforming Loan REMIC Trust Certificates Series 2004-R1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Elizabeth L. Wassall | on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ewassall@logs.com njbankruptcyntifications@logs.com;logsecf@logs.com |
| John R. Morton, Jr. | |

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on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecef@gmail.com

Kathleen M Magoon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper logsecf@logs.com kathleenmagoon@gmail.com

Kirsten B. Ennis

on behalf of Debtor Patricia Ryland pacerecf@ennislegal.com
r53278@notify.bestcase.com,kennis@jubileebk.net,R53278@notify-prod.bestcase.com

Laura M. Egerman

on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11